

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

MICHAEL A WILBORN
ANDREA PILCHER-WILBORN
Debtor(s)

Case No. 15-39573

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/20/2015.
- 2) The plan was confirmed on 01/21/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 02/14/2019.
- 6) Number of months from filing to last payment: 31.
- 7) Number of months case was pending: 40.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$22,200.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$22,200.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,011.61
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$5,011.61

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AARONS SALES & LEASE OWNERSH	Secured	500.00	NA	1,000.00	852.85	49.41
AARONS SALES & LEASE OWNERSH	Unsecured	500.00	NA	NA	0.00	0.00
AT T	Unsecured	537.00	NA	NA	0.00	0.00
CARFINANCE CAPITAL	Unsecured	20,071.00	NA	NA	0.00	0.00
CARFINANCE CAPITAL	Secured	20,071.00	19,719.97	19,719.97	12,132.67	1,951.26
CHASE	Unsecured	500.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	700.00	1,907.27	1,907.27	190.73	0.00
COMCAST	Unsecured	1,134.00	NA	NA	0.00	0.00
DIRECTV LLC	Unsecured	NA	971.37	971.37	97.14	0.00
EMP OF Chicago LLC	Unsecured	666.00	NA	NA	0.00	0.00
IL STATE DISBURSEMENT UNIT	Priority	0.00	86.11	86.11	86.11	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	417.65	417.65	41.77	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	381.22	381.22	38.12	0.00
MERCY PHYSICIAN BILLING	Unsecured	202.00	NA	NA	0.00	0.00
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OVERLAND BOND & INVESTMENT	Unsecured	14,334.00	NA	NA	0.00	0.00
OVERLAND BOND & INVESTMENT	Secured	14,334.00	12,171.09	12,171.09	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	1,444.00	2,844.64	2,844.64	306.57	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	577.00	NA	NA	0.00	0.00
RCN CORPORATION	Unsecured	38.00	NA	NA	0.00	0.00
SEVENTH AVENUE	Unsecured	1.00	NA	NA	0.00	0.00
SPRINT NEXTEL	Unsecured	NA	1,062.15	1,062.15	106.22	0.00
SPRINT NEXTEL	Unsecured	NA	1,272.98	1,272.98	127.30	0.00
T-MOBILE/T-MOBILE USA INC	Unsecured	NA	847.72	847.72	84.77	0.00
T-MOBILE/T-MOBILE USA INC	Unsecured	NA	187.65	187.65	18.76	0.00
US DEPT OF ED NAVIENT SOLUTION	Unsecured	7,863.00	8,434.01	8,434.01	908.92	0.00
VERIZON	Unsecured	1,876.00	1,840.18	1,840.18	184.02	0.00
VERIZON	Unsecured	NA	117.68	117.68	11.77	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$19,719.97	\$12,132.67	\$1,951.26
All Other Secured	\$13,171.09	\$852.85	\$49.41
TOTAL SECURED:	\$32,891.06	\$12,985.52	\$2,000.67
Priority Unsecured Payments:			
Domestic Support Arrearage	\$86.11	\$86.11	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$86.11	\$86.11	\$0.00
GENERAL UNSECURED PAYMENTS:	\$20,284.52	\$2,116.09	\$0.00

Disbursements:	
Expenses of Administration	<u>\$5,011.61</u>
Disbursements to Creditors	<u>\$17,188.39</u>
TOTAL DISBURSEMENTS :	<u>\$22,200.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/19/2019

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.